

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Cynthia Marie Linscomb
Roland Linscomb, Debtors**

**Case No. 25-50575-KMS
CHAPTER 13**

NOTICE

Debtors have filed papers with the court to suspend their bankruptcy payments.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to suspend the payments, or if you want the court to consider your views on the Motion, then on or before 21 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk
U.S. Bankruptcy Court
Dan M. Russell, Jr. United States Courthouse
2012 15th St., Ste. 244
Gulfport, MS 39501

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Suspend Plan Payments.

Date: June 19, 2025

Signature:

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)
Jennifer A Curry Calvillo (MSBN 104367)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

**IN THE UNITED STATES BANKRUPTCY COURT
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**IN RE: Cynthia Marie Linscomb
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**Case No. 25-50575-KMS
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MOTION TO SUSPEND PLAN PAYMENTS

COME NOW, Debtors, by and through counsel, and move this Court to suspend their Chapter 13 plan payments, and in support thereof, would show the Court as follows:

1. Debtors filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code.
2. Debtors are requesting this Honorable Court to suspend any past due plan payments and one month of plan payments, including any ongoing mortgage payments being paid through the plan, during the month of July 2025.
3. Debtors are needing to make repairs for their roof. As such, Debtors cannot afford to make the monthly plan payment. Debtors will be able to resume making payments beginning in August 2025.
4. Debtors are requesting that their Chapter 13 plan payments be increased as necessary to compensate for the lost plan payments.

WHEREFORE, Debtors pray for an Order granting the above requested relief and any additional relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. (MSBN 103469)
Jennifer A Curry Calvillo (MSBN 104367)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the above and foregoing Notice and Motion to Suspend Plan Payments was forwarded on June 20, 2025, to:

By Electronic CM/ECF Notice:

Chapter 13 Case Trustee

U.S. Trustee

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

CYNTHIA MARIE LINSOMB
ROLAND LINSOMB,

CASE NO: 25-50575

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

On 6/20/2025, I did cause a copy of the following documents, described below,
Notice and Motion to Suspend Plan Payments

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 6/20/2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr.

The Rollins Law Firm
702 West Pine St
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

CYNTHIA MARIE LINSOMB
ROLAND LINSOMB,

CASE NO: 25-50575

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 6/20/2025, a copy of the following documents, described below,

Notice and Motion to Suspend Plan Payments

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 6/20/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 West Pine St
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
NCRS ADDRESS DOWNLOAD
CASE 25-50575
SOUTHERN DISTRICT OF MISSISSIPPI
FRI JUN 20 8-16-5 PST 2025

GULF COAST COMMUNITY FEDERAL CREDIT
UNION
BYRD WISER
PO BOX 1939
BILOXI MS 39533-1939

LOANDEPOTCOM LLC
ATTN BANKRUPTCY
5465 LEGACY DRIVE SUITE 400
PLANO TE 75024-3192

~~EXCLUDE~~

~~US BANKRUPTCY COURT
DAN M RUSSELL JR US COURTHOUSE
2012 15TH STREET SUITE 244
GULFPORT MS 39501 2036~~

AFFIRM INC
ATTN BANKRUPTCY
650 CALIFORNIA S
SAN FRANCISCO CA 94108-2716

AFFIRM INC
ATTN BANKRUPTCY
650 CALIFORNIA ST
SAN FRANCISCO CA 94108-2716

AFTERPAY
222 KEARNY ST 600
SAN FRANCISCO CA 94108-4509

AMERICAN EXPRESS NATIONAL BANK
CO BECKET AND LEE LLP
PO BOX 3001
MALVERN PA 19355-0701

AMEX
PO BOX 981535
EL PASO TX 79998-1535

BANK OF AMERICA
ATTN BANKRUPTCY
4909 SAVARESE CIRCLE
TAMPA FL 33634-2413

BANK OF AMERICA NA
PO BOX 673033
DALLAS TX 75267-3033

BANK OF MISSOURI
2700 S LORRAINE PLACE
SIOUX FALLS SD 57106-3657

CFNA
ATTN BANKRUPTCY
PO BOX 81315
CLEVELAND OH 44181-0315

CREDIT FIRST NA
PO BOX 818011
CLEVELAND OH 44181-8011

CAPITAL ONE
ATTN BANKRUPTCY
PO BOX 30285
SALT LAKE CITY UT 84130-0285

CAVALRY SPV I LLC
AS ASSIGNEE OF CITIBANK NATHE HOME D
PO BOX 4252
GREENWICH CT 06831-0405

CELTIC BANK CO
PO BOX 4488
BEAVERTON OR 97076-4402

(P)CONTINENTAL FINANCE COMPANY
PO BOX 3220
BUFFALO NY 14240-3220

CREDIT ONE BANK
6801 CIMARRON RD
LAS VEGAS NV 89113-2273

DISCOVER BANK
PO BOX 3025
NEW ALBANY OH 43054-3025

DISCOVER FINANCIAL
ATTN BANKRUPTCY
PO BOX 3025
NEW ALBANY OH 43054-3025

FIRST PREMIER BANK
3820 N LOUISE AVE
SIOUX FALLS SD 57107-0145

GULF COAST COMMUNITY
ATTN BANKRUPTCY
12364 HIGHWAY 49
GULFPORT MS 39503-2741

GULF COAST COMMUNITY FEDERAL CREDIT
UNION
ATTN BANKRUPTCY DEPT
2120 25TH AVENUE
GULFPORT MS 39501-4518

GULF COAST ORAL FACI
1760 MEDICAL PARK DR
STE A
BILOXI MS 39532-2131

HYUNDAI CAPITAL AMERICA DBA HYUNDAI
MOTOR FI
PO BOX 20809
FOUNTAIN VALLEY CA 92728-0809

HYUNDAI MOTOR FINANCE
ATTN BANKRUPTCY
PO BOX 20829
FOUNTAIN VALLEY CA 92728-0829

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

IC SYSTEMS INC
ATTN BANKRUPTCY
444 HWY 96 EAST
ST PAUL MN 55127-2557

JPMORGAN CHASE BANK NA
SBMT CHASE BANK USA NA
CO NATIONAL BANKRUPTCY SERVICES LLC
PO BOX 9013
ADDISON TEXAS 75001-9013

JEFFERSON CAPITAL
ATTN BANKRUPTCY
200 14TH AVE E
SARTELL MN 56377-4500

~~EXCLUDE~~

(P)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

~~(D) (P)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999~~

JPMCB
MAILCODE LA47100
700 KANSAS LANE
MONROE LA 71203-4774

KIMBERLY D PUTNAM ESQ
DEAN MORRIS LLC
FOR LOANDEPOTCOM LLC
1820 AVENUE OF AMERICA
MONROE LA 71201-4530

LVNV FUNDING LLC
RESURGENT CAPITAL SERVICES
PO BOX 10587
GREENVILLE SC 29603-0587

LOANDEPOT
ATTN BANKRUPTCY
26642 TOWNE CENTER
FOOTHILL RANCH CA 92610-2808

LOANDEPOTCOM LLC
ATTNBANKRUPTCY
5465 LEGACY DRIVE SUITE 400
PLANO TX 75024-3192

LVNV FUNDING
ATTN BANKRUPTCY
PO BOX 10497
GREENVILLE SC 29603-0497

MERRICK BANK
RESURGENT CAPITAL SERVICES
PO BOX 10368
GREENVILLE SC 29603-0368

MERRICK BANK CORP
PO BOX 9201
OLD BETHPAGE NY 11804-9001

MIDLAND CREDIT MANAGEMENT INC
PO BOX 2037
WARREN MI 48090-2037

MIDLAND CREDIT MGMT
ATTN BANKRUPTCY
PO BOX 939069
SAN DIEGO CA 92193-9069

(P)MISSION LANE LLC
PO BOX 105286
ATLANTA GA 30348-5286

NAVY FCU
ATTN BANKRUPTCY
PO BOX 3302
MERRIFIELD VA 22119-3302

NAVY FEDERAL CU
ATTN BANKRUPTCY
PO BOX 3302
MERRIFIELD VA 22119-3302

NAVY FEDERAL CREDIT UNION
PO BOX 3000
MERRIFIELD VA 22119-3000

(P)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

~~EXCLUDE~~

~~(D) (P)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067~~

ROBERT ALAN BYRD ESQ
FOR GULF COAST COMMUNITY FEDERAL CREDIT
PO BOX 1939
BILOXI MS 39533-1939

SEVENTH AVE
ATTN BANKRUPTCY
1112 7TH AVE
MONROE WI 53566-1364

SEVENTH AVENUE
CO CREDITORS BANKRUPTCY SERVICE
PO BOX 800849
DALLAS TX 75380-0849

SYNCHRONY BANK
ATTN BANKRUPTCY
PO BOX 965060
ORLANDO FL 32896-5060

(P)TIME INVESTMENT CO INC
100 N 6TH AVE
WEST BEND WI 53095-3306

TOTAL VISA
PO BOX 85710
SIOUX FALLS SD 57118-5710

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

US BANKCORP
ATTN BANKRUPTCY
800 NICOLLET MALL
MINNEAPOLIS MN 55402-7000

USAA FEDERAL
ATTN BANKRUPTCY
9800 FREDERICKSBURG RD
SAN ANTONIO TX 78288-0002

USAA FEDERAL SAVINGS BANK
ROBERTSON ANSCHUTZ SCHNEID
CRANE PARTNERS PLLC
6409 CONGRESS AVENUE SUITE 100
BOCA RATON FL 33487-2853

~~EXCLUDE~~

~~UNITED STATES TRUSTEE
501 EAST COURT STREET
SUITE C 430
JACKSON MS 39201 5022~~

USAA FEDERAL
9800 FREDERICKSBURG RD
SAN ANTONIO TX 78288-0002

VERIZON
BY AIS INFOSOURCE LP AS AGENT
4515 N SANTA FE AVE
OKLAHOMA CITY OK 73118-7901

VERIZON WIRELESS
ATTN BANKRUPTCY
500 TECHNOLOGY DR
STE 599
WELDON SPRINGS MO 63304-2225

DEBTOR

CYNTHIA MARIE LINSOMB
12161 DEPEW RD
GULFPORT MS 39503-2782

ROLAND LINSOMB
12161 DEPEW RD
GULFPORT MS 39503-2782

~~EXCLUDE~~

~~THOMAS CARL ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON MS 39236 3767~~

~~EXCLUDE~~

~~(P) WARREN A CUNTZ T1 JR
PO BOX 3749
GULFPORT MS 39505 3749~~